

LEGISLATIVE ASSEMBLY OF SASKATCHEWAN

December 17, 1984

EVENING SITTING

ADJOURNED DEBATES

SECOND READINGS

The Assembly resumed the adjourned debate on the proposed motion by the Hon. Mr. Hepworth that Bill No. 1 — **An Act respecting the Security of Farm Land in Saskatchewan** be now read a second time.

MR. SVEINSON: — Thank you, Mr. Speaker. This evening I would like to divert a little from the debate that we've had up to date. I would like to examine this Bill from three or four other perspectives, but first from the perspective of the young investor that, three or four years ago, bought a parcel of maybe five quarters of land for \$400,000, Mr. Speaker; took out approximately \$300,000 in financing on the land; and is presently looking at mortgage payments of . . . I think '79-80 is when they started to rise, but we'll just take for the purpose of debate, Mr. Speaker, 17 per cent on his existing principal or loan of \$300,000. His annual payment, without taxes — without taxes — works out to \$50,130. That's principal and interest, but it's the payment we're talking about, that this farmer will not have to make in 1985. So we can see in that terms of financial advantage, if he doesn't make the payment of \$50,130, there is some short-term gain, and that short-term gain, I suppose, can be related to his ability to carry on his farming operation. But if he's been locked in, as the young farmer I was talking to over the supper hour is, locked in at just over 17 per cent, and he's got just over one year left on the term, he's already paid well over \$200,000 in the last four years just on interest, primarily interest. Not much of the principal is paid off in the first 15 years.

Now the direction that I suggested earlier, Mr. Speaker, would relate in some fashion to a mortgage interest reduction plan. Now this young fellow is only in a position if rates stay down. He's in a position where he's suffering extreme financial pressure, certainly until a renewal of his mortgage. Now if, in fact, his mortgage were renewed at 12 per cent, which looks like it could be reasonable, his payment will drop approximately \$13,000. It'll drop to \$37,148 per annum. That's reasonable, his payment will drop approximately \$13,000. It'll drop to \$37,148 per annum. That's principal and interest. And if he's on an average quarter of land that's assessed maybe at \$4,000.

AN HON. MEMBER: — Just the average piece of land, eh — \$4,000?

MR. SVEINSON: — Well, say he's on a little less than average piece of land. It's assessed at, well, we'll say the average assessment, just for debate purposes, around 3,200. He's likely looking at taxes of about \$500 a quarter, or maybe a little less.

AN HON. MEMBER: — Don't exaggerate.

MR. SVEINSON: — Well, a little less. So that on those five quarters we're talking about, you can add \$2,500 in taxes to the \$50,130 he's already, in fact, committed to pay. So basically his tax load, while it isn't heavy, certainly adds to the burden. Now at 12 per cent, which the present structure would in fact entertain — we're looking at three-year terms right now on mortgages at between 12 and 13 per cent — his average cost or his average expense per year drops by approximately 413,000 which over the next five years gives him an additional \$65,000 in operating capital, which rather than spent and paid to eastern banking institutions is spent and paid out to local merchants, to local businesses that sell farm machinery, to local feed dealers, to local fertilizer dealers.

Now if, in fact, the same farmer has cultivated 4 to 500 acres of land out of those five quarters and this year received about 15 bushels to the acre — and I think that was likely an average in the south part of the province, certainly in areas — his total income for 1984 isn't close to

enough to pay off his mortgage payment, which doesn't include anything else. It doesn't include his fertilizer or his feed or his . . . It doesn't include, if he's a mixed farmer, his feed certainly, but it doesn't include his seed. It doesn't include any depreciation on his machinery. It doesn't include any of the expenses that he incurs to maintain his operation.

Compounding that, Mr. Speaker, he's likely looking at an asset that he bought four or five years ago that has lost about 30 per cent in value on an average around the province, but certainly that being the case he's lost his entire investment — entire investment and his land base.

Well is it any wonder why there isn't a great clamouring of young farmers to take advantage and purchase farm land through any institution, whether it be a bank of the Farm credit Corporation, or any other institution? But it certainly demonstrates, Mr. Speaker, the need for this government to reassess the direction of the farming community.

Now this didn't happen only in the last two or three years, so the blame can't all be with this government. A good part of the blame has got to be with the former provincial government, the NDP.

Now taking that a little further, Mr. Speaker, if we examine the amendment and look at Sask Pool's recommendation of 7 per cent on farm purchases of land, we come to certainly a more equitable position.

The cost of financing just the land alone is cut in half if you reduce it from 17 to 7 per cent. your cost per annum at that point works out to \$25,214, which is principal and interest. So in fact you're putting an additional \$25,000 into the community that's no longer being paid out in interest, which in many cases is on unearned dollars, and on part of the principal, which the farmer expects to pay off over 25 years. And at the end of that 25 years, while he hasn't earned a great deal, he's certainly experienced a way of life. I don't think the debate here is looking upon the farming community as simply a business, it's also a way of life; and in Saskatchewan I would have to agree that it's probably the best way of life.

This government's answer is, well, let's force that young fellow off the land. we're not going to offer him any concrete solutions. We're going to suggest through Bill 1 that he not make that \$50,000 payment his year, using this farmer as an example. So that over the next year he'll accrue interest against that \$50,000; he'll still have to pay it; and I don't know how the banks really reflect on that but they get pretty nervous when they look upon this as maybe only the first step in this whole financing arrangement that, in fact, the government may get involved in.

Now the farmer that's in trouble out there also realizes that this is a pretty stopgap, short-term, band-aid solution. So he goes out and he's forced to get himself a job somewhere. And the job market, as we're all aware, regardless of where you are — if you're within driving distance of a major city like Saskatoon — you're still in a position where you're competing with a great number of other young people on the market, who have got to find work in order to support their families as well. I think recently in the House we debated the high, extremely high, unemployment rate in Saskatoon. It's approximately 13 per cent. well I'm not certain, but I would be willing to be that some of the young farmers in the Saskatoon area tonight are in looking for work. Because they can't see any great Messiah in their government, and they're not expecting one. But they can't even see a little bit of help for this problem that they're having to face, with respect to themselves and their own families.

This government on its present course has little concern for these results. I'm sure they have little concern. The member from Maple Creek, I'm certain has little concern. And I can say that they won't be around long enough to have to have any concern.

You know, if they continue their present course with respect to agriculture, they're going to learn, they're going to learn the hard way. The base out there, while it may look and appear to be

solid, is certainly crumbling. Because looking at the numbers, Mr. Speaker, you cannot make money farming. I think it's fairly obvious that you've got to, in fact, you've got to have 50 bushels to the acre just to break even. Well that doesn't happen every year. It didn't happen this year, and it may not happen next year.

Now relating back to the problem of devalued farm land. In one move, this removal of credit the banks are in fact threatening the farmers of Saskatchewan with could in fact remove millions of dollars — could take millions of dollars out of the reach of farmers. And banks get nervous when their equity starts reducing in value. and where do they look if they have a reduced equity base? They look at other assets. They wonder how quickly and when. When can we load up the cattle? Or when can we load up the sheep? Of when can we pick up the combine and tractor? And they consider that fairly serious. When the equity base that a lot of their loans are loaned out on drastically deteriorates, they have to look at other means of securing their interests in that farm. and they will look at other means, Mr. Speaker.

And really, this government, with this kind of legislation, is fiddling in the area of private ownership. And they are doing it in a very, very sloppy manner. All they're doing is recommending they don't pay their bills.

The farmer who currently owns his land has certainly had his rights curtailed. He is in a position now where because of a credit loss to the whole farming community which is an obvious possibility, he is going to be penalized. He's not involved in the problem. he's not part of the problem. But if he requires credit for any reason, he's likely going to have to put up more equity. I mean, that's the avenue of banking. They need security on their loans, and they'll go after it. And consequently he'll have to lever his other assets, and the leverage on those other assets leaves him, as a farmer, in a difficult position as well.

(1915)

You know, what are we looking at for assets with respect to leverage? If the land base is taken out of the negotiation, we're simply looking at equipment, his car. We might be looking at his son's or daughter's university education; we might be looking at the education at the community college level. I mean, he's got to sacrifice something, Mr. Speaker. And these are people who are a position, probably with proper credit, to finance themselves. They aren't the people that this Bill is addressing. They are people who can look after themselves if, in fact, credit is available.

Also, he's got to look at maybe using more actively his credit cards. And we know what that means. It simply means a higher cost of doing business. He's just forced into a position of using more expensive credit. Credit may be available but it'll cost him ore. And this is the fellow, again we're discussing, that suffers as a result of the interpretation of legislation like this by the banking system. And he is forced into a position where it costs him more, it costs him more to do business, simply because he's paying more for his credit.

Farmers can't afford to farm at 17 per cent. Well, they certainly can't afford to farm at 18 or 19, or 20 or 24 per cent, if that more expensive credit were available. I think, and I'm not mistaken — I may be mistaken — but overdue Chargex accounts are likely upwards of 22 or 23 per cent.

So where else can the farmer find that money? He's got to look. He's certainly, I think, through restraint in the last year and a half or two years in the farming industry, and because of the pressure put on the people who have these high interest loans, he's forced to maybe further restrain himself and eliminate some of the necessities as we mentioned just a few moments ago.

And I think education is a necessity, and this government tends at least to, in their rhetoric, recognize that. But certainly in practice I don't see it demonstrated. It also puts the family in a position, if it's a young family that's looking at education, they're considering careers, Mr.

Speaker — and you know, farming in this province employs thousands of people, thousands of people. It's probably . . . Well it's the greatest, I think in numbers, it's the largest employer in the province.

We should be looking not only at improving the basis of the economy which we're trying to support through this Bill, and that is the farmers who are suffering the most, but we should be developing legislation that encourages new farmers to go on the land, that gives them the opportunity to go out there and farm. I'm sure that on a per capita basis, if we could get farmers out there rather than people on social programs in the cities, we would certainly find that there would be somewhat of a less pressure on our public treasury in Saskatchewan.

But do we do that? This legislation doesn't touch on any motivation to get people onto the farms. And I think we've seen in the last couple of years where if young people have any desire to get onto the land, and don't have a large equity base to do it, they're almost stopped at every turn.

I can recall one young man that even went as far as to occupy the Premier's office. That's where he had to go, and he finally got a lease. the six quarters they give him doesn't have a blade of grass on it, but he got a lease, and he sold his timber rights on that lease. And just recently, if they don't want anybody to succeed as this young man has, just recently they followed that up, suggesting that the timber on his land, who he'd sold another timber company for \$40,000 wasn't mature enough to cut. The only income he had off the six quarters, and this government was going to take it away from him. So he's still negotiating that.

He didn't put a lot of money into that acquisition, Mr. Speaker. I think it was in the constituency of the Minister of the Environment in charge of forestry, if I'm not mistaken. But he has got up there; he's contributing to the farming community; he's making himself some revenue off the land; and the timber that he cuts, he's planning on planting grass on. But he does show that if a young fellow — and he's just a young man of about 30 or 35 — if he has some initiative, in this province . . . In that particular municipality, I believe there is 100,000 acres of farm land that isn't even being farmed. It's zoned for farming, but it isn't being used. So that his example should maybe be extended throughout the system so other young folks, other young people who would like to go farming and haven't got any major equity base in order to buy the good farm land that we have in the southern part of the province, maybe allowed to go out, and with their own efforts and initiative develop some land that's marginal.

And that's the other thing this kind of legislation does. It takes a lot of the marginal land that's been developed in this province way out of production. We've had a drought. The marginal land is the first to suffer. In a drought belt where you've got land that's marginal, and I'm talking about probably between 1,500 and \$2,000 in assessment, it's obviously not the best farm land. But it suffers the first loss in productivity as a result of something like a drought or an over-abundance of moisture, or whatever. And in the best years the farmers on that marginal land, they're there because it's inexpensive. They're talking that risk; they're getting on to that inexpensive, marginal land, and they're farming it.

In the best years they don't make a great living. But they do make a living. But in years like the last one, and with interest rates like they're facing to maintain that base of marginal land, a lot of those people get so discouraged, and they cannot produce the income to pay the bills, that they just leave that marginal land, and it goes out of production altogether. So it's no longer contributing to the growth product of Saskatchewan. So rather than allowing a lot of that marginal land to fall into disuse, Mr. Speaker, we should have programs developed through this government that brings that marginal land into use.

And I suggest that in the constituency around Hudson Bay there's a great deal of marginal farm land that could be, wit a lot of effort and a lot of ingenuity, and a little bit of financing through a government such as ours, we could look at productivity. So it would take some of the

unemployed out of cities like Saskatoon and Regina, and put them to work farming.

And also, in these marginal farming areas — and there's a lot of them around the province — it affects the small-business communities within the small towns very quickly. They are, at best, in a position where they depend wholly on their local purchasers, which are primarily farmers and other businessmen that support that farming community. But certainly in tougher times, when some of these people pack up and leave, it leaves the small-business men in these communities in a very difficult straits as well. And while this debate is on farming, these small-business men are also in a position where they have to pay the same rates as the farmers. They aren't given any breaks.

This government doesn't offer the small-business men of the province any outstanding interest rates. If I recall, one election promise of 1982 was that we would offer our small-business people \$45,000 at 9 and five-eighths per cent over 30 years, I believe. And it was related to a huge loan that the former government had made to a Toronto developer at 9 and five-eighths per cent in order to develop a shopping centre here in Regina.

And people, I think, within Saskatchewan, indicated their disrespect for that former government's decision, not to include other small-business men. Sure, there's no reason why, if that's the will of the government, that 9 and five-eighths shouldn't be the interest rate offered small-business people in this province, including farmers, Mr. Speaker. But that was never followed up on. And I'll tell you there's a lot of small-business people in this province that expect, that were looking forward to that kind of financing — and 9 and five-eighths percent over 30 years, Chartwood Developments out of Toronto. And I don't think that since that promise was made by the government it's ever been discussed again.

Now that doesn't necessarily relate to farmers, but it relates certainly to business people that support these farmers out in these smaller communities, Mr. Speaker. And there's no question that the farmers find themselves in as difficult straits as those business people.

And my suggest earlier of a mortgage interest reduction plan, if it were down to 10 per cent, and let's just use 10 per cent as a bench-mark . . . The NDP would like to use 7. Well, while they were in power, interest rates the farmers paid on new purchases were 17, 18, 20, 22 per cent, and they did nothing . . . (inaudible interjection) . . . And they say farmers were still making money. But the farmer that was paying who had go six or seven quarters of land and was payment 17 per cent, Mr. Speaker, even under the old administration, even though times they say were much better then, that a farmer was not making any money at 17 per cent. He wasn't making any money because the average yield in the province, multiplied by the cost of the price he got for his bushel of wheat, did not yet cover his mortgage payment at 18 per cent.

Now the member for Shaunavon, who I suppose purchased a couple of quarters — I don't know what his story is, but he had the rest of his farm paid for, I assume — suggests he made money at that time and paid income tax as well. But he was also, I suppose, a member of this House at the same time so he made some extra revenue there. All farmers, unfortunately, don't sit in this legislature. Well, a lot of them would like to . . .

AN HON. MEMBER: — You know, I think that Mr. Speaker is looking at rule 99 in his rule book again.

MR. SVEINSON: — That's fine. But we were just going to go back to 10 per cent as a mortgage interest reduction plan. It would leave the farmer, who is presently sitting with 17 per cent on his current mortgage bases, it would leave him an extra \$18,000 per year to make those payments with. And based on a 20 bushel to the acre crop on 400 acres or 450 acres, he's still looking at just marginally making money without taking any income out of the farm, so that, Mr. Speaker, even at 10 per cent there's going to be . . . You know, with good management practices certainly a farmer could survive. But with less than the best management practices he would certainly be

under some pressure financially because of the cost-price squeeze he's experiencing.

Now the minister refers to that cost-price squeeze in many of his replies and much of his debate, but he does that with a great deal of rhetoric only. I haven't yet seen any representative legislation pass through this House that deals with the problems that are being experienced by the farmer who is in that cost-price squeeze. And you're talking about the gentleman that is experiencing the high interest rates and the low price for the product that he's selling.

But the whole retail trade in this province is dependent upon the farmer's cash flow. And I realize there's many member in the benches opposite who wouldn't understand that, but they haven't been dependent on small business. And you know, I can appreciate that everybody has his own course, but the entire retail trade of Saskatchewan suffers when the cash flow of the farmer drops, or when their numbers drop. And we've seen earlier in debate that the numbers of family farms who the former government was committed to protect during their own regime, if you want to call it that, dropped from 76,000 down to 67,000 farmers, a net loss of 9,000 farmers.

Now if you take that and translate it into the community of Kindersley, for instance, the number of farmers lost in that community would likely be in the area of 50 or 60 small farmers.

AN HON. MEMBER: — None lost in Kindersley

MR. SVEINSON: — I would say that there has been some lost in Kindersley, and that while a lot of them may have a great deal of wealth, there are still some young farmers in Kindersley, or in Shaunavon, or in Weyburn, or in the Saskatoon area, or certainly in Hudson Bay, that are still struggling with this cost-price squeeze.

(1930)

And looking at this legislation that we have before us, their struggle is going to be long-term. That's one thing we're assured of with Bill 1, that the struggle that farmers are going to experience, that struggle will be a long-term struggle, Mr. Speaker.

That young fellow with \$300,000 out in a mortgage, who is going to forego a \$50,000 payment this year in order to pay for his needs on his farm and try to survive and hope that the land will yield a little better crop next year, he is going to be in more trouble, because one year down the road he owes \$100,000 plus interest on the 50 he hasn't paid.

Now I don't know whether this government has any answers for that problem, but I would suggest that I doubt it. They're saying that that farmer should go in and refinance, have that 50,000 added to new mortgage, or pay out the bank that he's presently dealing with, go to the credit union. Well the interesting problem with the credit unions is they don't have the same leverage as the banks for loaning money.

AN HON. MEMBER: — Don't like the credit unions now.

MR. SVEINSON: — I didn't say anything about not liking the credit unions, as the member from Shaunavon just intimated. I've just suggested to you that the credit unions don't have the same leverage for lending money, and they don't.

And with cash receipts on farms dropping, you've got deposits in credit unions dropping, and you've got the ability to finance farm land purchases also dropping, or any other purchases out in the farming community cropping, because they lend what is deposited. And in times that are as tough as we're experiencing today in the farming community, Mr. Speaker, the credit unions are under a cash cost-price squeeze as well.

And I haven't heard anything from the members opposite that would relate to support to those

credit unions to continue to finance and take up where the banks leave a void. And farmers are unable because of their problems with credit to continue to finance their operations.

This Bill, if it introduces anything, introduces a great deal of doubt throughout the province, throughout the banking institutions, certainly throughout the farming community, and throughout the business community.

The banks are taking a wait and see attitude. They have doubt presently about what is happening. I'm sure the farmers are taking no less than a wait and see attitude. Most farmers out there aren't even aware of what this Bill does, and 54 of these members come from across the province so that their message isn't exactly out there at this point.

I had a call from a farmer in the Craik area, who certainly wasn't happy, certainly wasn't happy with this legislation and not because it would affect him directly, but he felt that it was going to create enough doubt that it would somewhat affect him indirectly. And that was his concern, not the fact that he was going to forego his payment for the year, but just because he may need some credit.

And I had a call from the Swift Current area. I see the member is no longer here, no longer in the House, but you know these calls from around the province, without exception, have been calls from farmers whose level of doubt has been raised and that's all. They aren't even sure of what this Bill contains.

Well I can tell them that the Bill contains very little, Mr. Speaker. The only cost to this government is time. There is not a single nickel invested in the farming community through this Bill. In fact, paying interest on interest is almost the sin of all sins when it comes to any kind of financing, and that is what they suggest the answer is, taking a \$50,000 payment, not making it, and paying the interest on the interest, which is interest on another \$15,000.

So you know, that's the bankruptcy of the idea that these people presented to this House this Christmas, in order to give the farming community out there the support they felt they require in order to enhance their ability to survive.

This Bill also, it truncates spending, that doubt that's created just . . . It palls the spending habits of people who are in a farming position even though they have money. It creates enough doubt that it truncates their own spending and they don't go out there and make the big item purchases that they may, that is required to, in fact, enable the business community in this province to function. And in many cases it leads to uneconomical operating practices right on the farms themselves.

Maybe they decide that because they can't afford it, to cut back on their fertilizer application. So basically, you know, you can . . . Right through their operation they may have to do less, and maybe even to some degree take a practice that they normally wouldn't follow relating to their own farming operation, which doesn't do the long-term use of that land base any good if it's done over a wide farming area.

And as was mentioned earlier, the doubt that's create, that doubt translates throughout the community but certainly into the offices of our major banks. I can assure you that they are wondering what's next.

The minister alluded earlier that he did not talk to any lending institutions about this legislation, or any farmers, or any businessmen. And the doubt that the banker can foresee coming down the road is also diminishing land values, as we went through earlier in debate. Confidence in land purchases does nothing but reduce the value of farm land. And I suppose you could go right through your community.

If, in fact, our land values are sliding rapidly, so will home values in the cities like Regina and Saskatoon, and all over the province . . . [inaudible interjection] . . . I certainly can. But the real estate market depends on buyers and confidence, and this Bill eliminates both buyers and confidence. And I realize that that's difficult for you to understand, Mr. Minister. And I realize it will take a great deal more than some debate from myself to convince you that if you don't have buyers, that the value of the commodity you're selling drops; that if you have wheat piled all over the farms all over the world, that you're not going to get \$5 a bushel.

But I don't believe, Mr. Speaker, it's my place to go into a lecture in economics for the benefit of the Minister of Agriculture. I think he should have gone to a few more ag economic classes in his career, and maybe understood a little more about the market-place vis-à-vis the farmer. Because unfortunately our minister doesn't seem to appreciate that it works like any other market-place does, Mr. Speaker. There has to be a buyer, or there isn't a sale. And if the number of buyers is diminished, the number of dollars for the commodity is also diminished, and the chances of selling that commodity diminish.

What about the farmer that was deciding to take his retirement in 1984? That individual, Mr. Speaker, is in a position now where he may have to wait a year or two, or three. Where a young farmer may have come in and purchased that land, based on better interest rates, that retired gentleman who was considering retirement will have a wait a little longer. And what's that translate into in the community?

Well I think what it translates into, Mr. Speaker, is simply this: that the young farmer who would be prepared to go onto that land and develop the new ideas that he has in mind for the farm will have to move into the city and work for a couple or more years until that confidence is restored, in however way it will be restored, which leaves the older gentleman on the land who wanted to retire. And he's not going to develop the technology and he's not going to contribute a lot of new ideas. He's just biding time until he can sell his land and move on to retirement.

And again, Mr. Speaker, we were talking earlier about marginal land values. Well, we were also talking about marginal land. They suffer, they suffer that loss in equity first. The Regina heavy clay, some of it assessed at \$5,000 an acre . . .

AND HON. MEMBER? — An acre?

MR. SVEINSON: — A quarter, I'm sorry. That doesn't that doesn't suffer an immediate . . . Although it has over the last two or three years, it's probably lost 20 or 30 per cent value. But the marginal land goes first, because you can't support it.

And if that marginal land is in a position where he can't support it financially, he's going to liquidate his other assets. And I'm sure you'll find that happening. You'll find that happening because he's got to survive and his family has to survive, and there's no avenue for survival on the farm. He can't make those payments.

So he'll become a statistic in one of the major cities, because he's got to move in and compete for the same work that everybody else is looking for. And this government knows about unemployment. And they also know about how quickly that level of unemployment in this province is rising. They've reacted fairly, I would think, conclusively when they had to appoint a special minister — a special minister of unemployment, and a special consolidation within their own government.

Now the farmer that is forced into the situation that's happening out there he has to move in and compete for this work. It's okay to, you know, to sit over there and smile and laugh about that. But believe me, believe me, if that's the case, he's not in a position where he's smiling and laughing too much.

And there have been several farmers, there have been several farmers in this debate sitting in the galleries. There aren't many here this evening, but there have been a few. And these young gentlemen are in desperate straits. And I can appreciate that your days are busy as ministers and you have . . . You're extremely tied up. But the farmers I've talked to indicated that this government will not even sit down and talk to them. They can't even sit down with their, with their member and outline the problem . . . [inaudible interjection] . . . Well, I hear from the member from Nipawin, I believe. He says, we'll wait for the good points. He says there might be one.

Well, there is only one point, I might, for his benefit, add that that point is simply that this Bill offers the farmers absolutely nothing. That is the point . . . [inaudible interjection] . . . Well, it was asked by a member. He was obviously out of the House when we went through it before, Mr. Speaker, the member from Turtleford indicates it's repetition. Well I believe we need some repetition respecting the fact that there is nothing in that Bill.

Well I was just discussing, Mr. Speaker, the main point of this whole debate. And it seems to me that the members opposite and some of the members in opposition still don't grasp the main point. And that is that we are here discussing the second reading of a Bill which basically offers nothing for farmers. And it's your major farming thrust in this session.

And I've just undertaken to recommend several areas, Mr. Speaker, that require improvement. And also I've undertaken to recommend several solutions in those areas that require improvement. And those solutions, Mr. Speaker, if the members opposite would listen, I think would be taken certainly in the best interests of farmers if they were, in fact, allowed to come to fruition.

But this government has decided that it's spending no more on agriculture. It's going to offer the farmer some protection by offering him simply an avenue where he doesn't have to make his payments. And that's nice if we don't have to make our payments. But some day the day of reckoning will arrive, and those payments have to be made.

Now I would just like to, just for one moment, to go back to an area that was briefly touched. And that is simply: where in those rural communities and where in Saskatchewan do the farmers go that require financing, considering the fact that the doubt that's been raised already has cut off a lot of credit that would normally come through the banks?

(1945)

And of course, the one alternative that comes to mind is the credit unions. Now the insult is compounded with respect to credit union financing. The insult that is compounded by the injury of reduced deposits is simply that they don't have the money to lend. And their foreclosures, which may give them some access to assets that they could sell — the land that they're presently foreclosing on — is frozen. So they have assets that are frozen. They have diminishing deposits. And they're expected out there in the community to develop a scenario wherein they can finance some of the farming operations that they normally, through the normal course of business, finance.

Mr. Speaker, I just would again like to reiterate to the government that, while the Bill offers the farmer not a great deal in content or certainly nothing as far as the relief of his burdening debt is concerned, it also places him in a difficult credit position.

And unless they're willing within this Bill to at least offer him some avenue, Mr. Speaker, wherein possibly he can waive the legislation, or possibly there's some other avenue he can use to convince the bank that he, in fact, has every intention of paying his bills, I think there's a further threat to those people who go into the farming community who want to finance the purchase of land, with every intention of paying their bills and with every intention of making those payments.

And I believe the government should amend that Act, as was, in fact, the case in 1981 when this government to my right, the former government, tabled legislation affecting home owners. They at least allowed those who were coming into the market-place, who wanted to buy a home, to waive the legislation so that their mortgage was not affected by their legislation. Now this government has not allowed the farmer to waive that legislation if it's his choice. He may not have a great deal of problem making those payments. Maybe he's got a rich uncle or a rich father, or something that is going to finance him and support him come hell or high water.

Mr. Speaker, I would insist that this government consider that kind of an amendment. It's a simple amendment. They haven't really identified their reasoning for not including it in the Bill; they copied the legislation of the NDP, and at that point it was allowed. The new buyer was allowed to forego the legislation. And if he's not allowed, if the credit institution decides to take a hard line on this farmer, this young farmer that wants to get into the business (and I don't think there are a great number of them around at the present time) but if, in fact, the credit institution requires a larger down payment, which they're all talking about . . .

Twenty-five per cent used to be enough to get into the farming business. They're talking, all the major banks, are talking about 35 per cent if this legislation passes, which makes it more difficult, which again puts the efforts of the young farmer who has saved his money and may be in some job in the city or wherever he is employed, has saved his money and decided to get into farming in the best interests of himself and his family, wants to do it immediately, and wants to forego this legislation so that he can make his payments, and he feels he can make them with the efforts on the farm, I think it's a reasonable request. I don't know why it wasn't in the Bill in the first place. But there isn't much in the Bill in the first place so I can appreciate why it's not in the Bill.

So again we've got a situation where a young farmer, Mr. Speaker, who had every intention of buying farm land, who had saved his money and likely sold his assets in the city, suddenly finds himself without enough down because the banks have changed the rules; because the government has changed the rules. So he is forced into a situation where he has to go back into the work-force in the city for another two or three years, until either things improve or, in fact, he can afford the down payment required by the banking situation to get into farming. But again he puts some additional pressure on the job market, whereas he could be out there farming and doing the thing that he wants to do and he would like his family to be doing. But because the rules have been changed, the banks are also changing the rules.

And I suggest, Mr. Speaker, that the government, rather than entertaining young farmers that want to get into farming, are in fact producing an atmosphere where young farmers can't get into farming. And that's going to cost us in years down the road. It may not cost us immediately, although the unemployment rolls will certainly be enhanced because this young farmer going to the land left a job in the city.

That should be encouraged. That should be one of the roles of his new minister of employment, would be to relocate those young people in the city with some equity out to a farming community where they can contribute to the farming communities around this province.

And after a decision like this is made by the young farmer, what's the effect on the psyche? He's decided to make the move and the rules have changed and suddenly he finds out that, yes, he has to stay in the city for another two or three years just to raise the necessary financing. Will he ever return as a potential farmer? I would personally doubt it. He's been thwarted once, and thwarted because of legislation that was introduced by his own government, because of an attitude taken by the banks that required a change in the rules. Is he going to come back and try again? I would hope so.

But it just compounds the other problems this government tires to deal with, and, rather than dealing with any problems, they would rather wait till they pass. You know, let's wait till this

unemployment situation passes. That's an . . .

MR. SPEAKER? — Order, please. The member has been off the subject of the Bill for a considerable length of time. I've been using as much patience as possible, but now I'd like you to get directly back to the subject at hand.

MR. SVEINSON: — Well, Mr. Speaker, I appreciate your ruling. But I suggest to you that young farmers who, in fact, are unable because of a change in the rules . . .

MR. SPEAKER? — Order. I just asked you to get back to the Bill and you're on with the same thing that you were talking about. And I would caution the member.

MR. SVEINSON: — Well, I'll just move along to another similar circumstance. Anyway, I would just suggest to you, Mr. Speaker, that these young farmers who find themselves in a position where because of Bill 1 they've been thwarted by their lending institution and are no longer able to get into the farming as an occupation, I would suggest that even after this lunacy passes that these young people may not want to go back into the farming community. And it's certainly a loss, not only for the farming community, but also for the future generations of this province, when the farmers who are presently ready to go farming are unable to do so under the . . .

MR. SPEAKER? — I would caution the member again. This Bill does not deal with people who might go farming or imaginary things, but it deals with realities today and it deals with mortgages of farm land.

MR. SVEINSON: — Well, Mr. Speaker, I see that it deals with the realities today, and I can appreciate that the Bill does deal with today's realities, or at least it tries to develop some rhetoric around today's realities. But I suggest to you, Mr. Speaker, that the basic principle of this Bill is a long way from reality when, in fact, it's indicating and suggesting to farmers, whoever they may be and whoever they may be, that they shouldn't make their payments on their land mortgages.

I suggest that if that's reality, it certainly interferes with private ownership of land, and the abilities of people in this province who want to be farmers to realize that goal with co-operation of their lending institution. And I suggest to you that if that's a reality, that a government, rather than presenting a solution, can be part of the problem. We'll certainly see that the result in coming generations and coming years is less than beneficial to anyone.

But how does it affect the families of the people who are involved, who are told that, look, you owe the bank \$50,000, and the bank shouldn't be paid in 1985?

Now, how does the family of that farmer budget for 1985 or 1986? How does he sit down and does he . . . On the debit side of the ledger, he already has a \$50,000 deficit that he hasn't paid, that has to be realized in 1986. His income hasn't doubled, but his debt has, just from one single move, and that was not to make his land payment.

Well I suggest to you when those land payments are doubled, along with the accrued interest, that when he sits down to budget for 1986, and the debit side of the ledger has now got 115 or \$118,00 — and I'm using an example where a farmer has \$300,000 in credit, has a mortgage out against six quarters of land — how does he budget for 1986? How does the family respond? Where does the spending money come from? What about the ancillary enterprises that farmers in many parts of our province are involved in?

A lot of these small enterprises need financing. They require money. And on a farm that has an adequate credit base . . . You know, the 4-H movement has a great deal of input from young people on family farms that requires some investment. Does the project, with respect to 4-H, have to be less ambitious. Is that what you're saying with this Bill? Because somewhere along the way, they have to come up with the 50,000. That hasn't been written off. Plus the interest on

the 50,000.

Also, if affects families in small communities. When the credit dries up, the local recreation associations certainly don't benefit. If they've got a rink that's been planned for the community, where do the funds come from? Because the farming community has traditionally been the source of sponsoring these small recreation organizations in small communities. So what are the costs to the families that are involved in these communities? The costs are heavy. And this Bill does not address those costs. In fact, this Bill contributes to those costs because it takes money out of all the communities in the province. The circulation of the credit, that would normally be credit available to anyone in the community, is no longer available. So the costs are high.

Also, Mr. Speaker, what about the costs of the land itself? We've seen that the families can suffer, and they will suffer. And whether this Bill goes through or whether it doesn't the families out in Saskatchewan who are affected, in a way that they cannot make that payment for 1985, will suffer greatly. There's no question about that.

(2000)

But getting back to the land itself — through underfinancing, it could be that the land is raped of one more crop. Those forward-looking improvements on the property that may have been implemented by the farmer are no longer in his budget. They're no longer in his plans. And he may look at less fertilizer.

All it does, Mr. Speaker, is it indicates that the answer that this government has offered to the farming community is not contributing in one way to the operation of the community, or the maintenance of the land itself.

And how are the neighbours affected on land that's being foreclosed? The Minister of Finance wouldn't know, I'm sure. But a community is affected, the community is affected when a family in a community suffers the plight that families will suffer as a result of this Bill. Also, after the foreclosure, what happens? There's other problems in the maintenance of the land. You lose a crop, obviously, which couldn't be financed. You've got a tax loss situation, and you've probably got increases in social support which translate into any community that is the recipient of the family that can't quite make it out on the land.

And this Bill isn't going to eliminate that. If the bank seizes the equipment, as was mentioned in an earlier editorial out of the *Edmonton Journal*, are they going to stay on the land just because they haven't made their \$50,000 payment? They don't have to make that anyway, Mr. Speaker, without this legislation.

But without the legislation, if they don't make it, the bank could undertake to foreclose on the land. But it's not criminal law if you don't make your payments. It's civil in nature. There's no absolute requirement that they make it. This legislation allows them to delay it. But without the legislation they didn't have to make their payment so it's not going to hold that family on the land for any longer. It's not going to save them any money, because if the bank undertakes to collect on some of their assets, they're going to move in and collect anyway.

So it does have a bearing on the social support required for towns, if they move into towns, or certainly for cities, if they move into cities. And I think we have enough people on our unemployment rolls and on our social welfare rolls at present. But this government hasn't offered any solutions that'll keep those marginal farmers out on the land and off the welfare rolls and off the unemployment rolls.

They haven't offered us any solutions. And I would, just by their reaction to a little, to a short debate, I would suggest that they have no intention of offering any solutions, which is sad, not only for the farming community in this province, but it's a sad day for the whole province of

Saskatchewan when they can't look to either their government in this province or their senior government in Ottawa for any type of assistance that might relate to at least some hope for these farmers who are marginally affected.

And as the Minister of Agriculture said recently that we're looking at only 2 per cent, which translates to maybe 2,000 farmers in the province. Those are the people this Bill affects. And all those 2,000 people are going to do is say, well, Mr. Banker, we're not going to make our payment this year. And they do it with the support of the provincial legislation.

Also, Mr. Speaker, they're also subject to board that can make, that can, in fact, undertake to allow the bank to foreclose anyway. So the delay in the foreclosure is only three months, if in fact the bank or the board that's sponsored by the government decides to allow the bank to undertake, if that bank undertakes the direction to foreclose. And I suggest to you, Mr. Speaker, that without this legislation, without it . . . (inaudible interjection) . . . The government doesn't take this whole Bill very seriously. But I would like to suggest to the government that they better take it fairly seriously.

The Minister, rightly so, Mr. Minister, you should be somewhat embarrassed by this Bill. If in fact you piloted this Bill to where it is today in the House with the content that it, it has, you should be somewhat embarrassed. And I can appreciate your sheepish look when you sit in your seat as this Bill is being debated.

But let's just have a look at how this Bill affects other parts of our community; how it affects other people in Saskatchewan. How does it affect the mortgage insurance industry? Let's just for a moment reflect on that.

Now you put the brakes on a foreclosure. Where does that leave the mortgage insurance company if in fact the bank is protected through the insurance allocated to be paid by the farmer to protect the bank?

Now I realize on many farm loans, Mr. Speaker, there isn't any mortgage insurance, but also on many farm loans the banks require mortgage insurance. Now legislation of his nature, how does it affect that mortgage insurance company who, two years down the road after a one-year legislated delay, is forced to pay out the bank? I'm certain there's nothing in this legislation that offers them any inconvenience insurance.

You know, I see again the members opposite find this very hilarious. you know, I have to apologize for them, because the public will have some input on legislation of his nature, Mr. Speaker. And that input will be gracious if the legislation is, in fact, designed to undertake some of the concerns of farmers and people in this province. But if it isn't — and I don't believe this legislation's designed to undertake the concerns of anyone; I'm not sure why this legislation's on the table — I'm sure that once the public has a chance to review the content of this legislation that question will come very clear that this Bill, if anything, has been undertaken to delay the political reality of the difficulty the farmers are having in this province, and the little help they can expect from this government.

Now the farmers out there have a great deal of time to sit around and discuss and certainly examine legislation pertaining to themselves, and they will. They've scrutinized this legislation carefully already, Mr. Speaker, and they are not happy with what they've seen.

But in examining just how each part of our community is going to interact and is going to react to this legislation, the farmer, being the most important, has not reacted very positively. And that is certainly an observation, Mr. Speaker, that I've made as a result of several calls from farmers and certainly several calls to farmers. I felt a lot of farmers that called me personally may have done so simply because I'm a member of the opposition. They are representative only of the opposition opinion on this side of the question.

So I undertook, Mr. Speaker, to call farmers from across this province, at random. And I talked to more farmers than the Minister of Agriculture, I can promise you that, who developed . . . through his developmental course on this Bill, Mr. Speaker. He didn't talk to the farming community. He asked them for input, and a great number of farmers gave him just that input, but he didn't ask. The input that put this particular parcel of legislation together did not come from farmers, Mr. Speaker.

What's the effect on the government with legislation like this? I think you'll find that the political result of this kind of legislation is going to be disastrous for this government unless they make some reasonable changes and offer at least some reasonable solutions within the Bill itself to the problems currently faced by our farming community.

And that political result is not that far away, Mr. Speaker. I think that probably the first expression with respect to this Bill 1 in the province will be in a by-election. And I think they're going to have to go out and apologize to the farmers in that particular area for legislation such as this which does so little to address such a great big problem.

Also, it has effects on other areas as well, Mr. Speaker. It affects rural municipalities, and it affects that tax base that rural municipalities function on, which is certainly part and parcel of the greater problem that this government has experienced since it's been elected, and that is its huge deficit. But rural municipalities aren't running on great surpluses, as we all know, and any effect on the tax collections out in rural municipalities certainly affects the deficit of this government, and which again cuts back in services that are available to communities such as your own, such as Moosomin, such as Meadow Lake, even Prince Albert. I see the member from Prince Albert.

Also, this Bill affects greatly, as we've discussed in debate already, the prospective farmer. There is no doubt that it removes some of the initiatives that that gentleman had with respecting to getting into the farming community. It also affects government departments that are affected with rural life because in many ways the loss of farmers in our communities interacts with our rural life, and, as again we've alluded to, that the social strata and the social structure is interrupted in these rural areas, and it's done so, not in a positive vein, but in a very negative vein.

(2015)

Mr. Speaker, I think we made a number of points that relate to the weakness of Bill 1, and I don't see any great tears of remorse from members opposite. It's unfortunate because with the passage of this legislation we're going to find that there's been nothing done. We've gathered here in this House to debate legislation that offers nothing to the farmers of Saskatchewan.

The NDP have offered an amendment to the Act which does address some of the problems. There's no question about that. I think that, at this point in time, 7 per cent interest rates are a dream-land, but I think that 10 per cent is workable, and 10 per cent is realistic, and that this government could offer the farmers of this province that little bit of hope. The spread is only two or three points between the current rates and 10 per cent, and it would certainly alleviate the problems for those few farmers that are left sitting with 17, 18, 19 per cent mortgages on their land.

I would ask them to consider that carefully in their appraisal of this legislation and consider amending it so that it does offer some help for those out there who are in need, in desperate need, of that kind of consideration from this government.

It also affects greatly, I think, the abilities as we've said earlier, to market farm land.

It almost eliminates the last pioneer buyers in the market-place. We've eliminated those foreign investors who are willing to invest in Saskatchewan because of a lack of confidence in their own homelands. And also we've eliminated those Canadian investors, many of whom are from

Saskatchewan that cannot be from other parts of this country, allowed to buy our farmland. We've eliminated them. We've eliminated the government as an investor in the farming community. So we're down to a bare-bones farming investor situation, which doesn't include many land speculators or, certainly, many individuals who would normally, in the course of investment, consider maybe a quarter section as part of their portfolio.

Those people are gone. And the results we've seen are lower land values, and, Mr. Speaker, that affects everybody in our province who, in fact, depends on business to survive, or needs credit to make purchases that either make their farms thrive or, in fact, allow them to function within their community. And as that base diminishes, we can see that the banks, in order to protect their investments, start to seize other capital. And that other capital can include trucks, cattle, any type of livestock. And we've initiated, the governments of this province have not only initiated, but contributed greatly to the problem. The change in philosophy, while it was welcomed, has contributed to the problem.

But I don't believe that this government opposite would still have on its books legislation preventing other Canadians from investing in Saskatchewan which would, at least, undertake to maybe stabilize land prices, which benefits not only the farmers but certainly all investors in farm land in Saskatchewan.

We are still allowed as non-farmers — any of us in any communities — to invest in farm land and lease it back or farm it in a hobby situation. We've also seen in, I suppose over the last two or three years, where farmers who can't make a go of their land have found that there have been new rules that have been developed relating to the tax Act, so that they are, in fact, categorized as non-farmers or hobby farmers. And it's cost a great deal again of Saskatchewan money, that tends to flow out into Ottawa in the form of taxation, and some of it, of course, comes back to the province. But it doesn't stay in the communities where those people are trying to farm and find that they have to go to work in some other area in order to farm. It's a serious problem, and again this government and their government in Ottawa have not undertaken to at least lay out some long-term ideas that would affect farming in a positive way over the coming years. That's what we are asking for as an opposition. They suggested in the throne speech that they were offering a new definition to family farms. Well Bill 1 certainly is not a new definition to family farms. It doesn't even relate to family farms.

So, Mr. Speaker, we can see that there are a great deal of difficulties facing agriculture in Saskatchewan. We have a Minister of Science and Technology, and a good minister he is, but he's got a department that's under-funded.

MR. SPEAKER? — Order, please. I think the member is again straying all over the waterfront and really not touching on the Bill, and I would ask you to get back to the subject at hand.

MR. SVEINSON: — Thank you, Mr. Speaker, but what I was trying to allude to is: technology within the agricultural field without credit cannot be developed. And there is a great deal of technology that can be applied to agriculture, and I'm not suggesting that Bill 1 completely eliminates the development of that technology, but it certainly doesn't enhance that development in Saskatchewan. That technology is in areas of, certainly of machinery and equipment, and we have innovators in this province and we've proven it . . .

MR. SPEAKER? — Order, please. the member is persisting in going off on tangents that do not have anything to do with the Bill at hand.

MR. SVEINSON: — Well, I don't agree, Mr. Speaker, and . . .

MR. SPEAKER? — Order, please. I have made my ruling that that does not apply to the Bill that's at hand. it's not for debate.

MR. SVEINSON: — Well, what the . . . Let history decide. Well we were covering, Mr. Speaker, some of the problems in agriculture, and I see them all related to a Bill that does not enhance with any capital the farming and agricultural operations within Saskatchewan at this time.

This Bill simply indicates to farmers that they don't have to pay their bills, and I don't think that's enough. I don't think that is broad enough to develop any kind of strategy respecting family farms that this government has indicated that it will bring forth. And it could have done so within the context of this Bill, Mr. Speaker. And I suggest to you they haven't done so within the context to this Bill. They have the opportunity, they could amend the Act, they could put some teeth into it, they could put some cash into it, but they choose not to.

And I'm suggesting to you, well, I may have been across the waterfront but serious problems do exist in agriculture that certainly could have been discussed, and solutions could have been developed that would have been included within the context of Bill 1. And that was not done, Mr. Speaker, and the members opposite throughout the course of debate have asked for solutions. they've asked the former government for solutions. All I've done is, I've had to maybe expand on my debate a little bit in order to enunciate these solutions. And if, in fact, these solutions are in technology, I believe it's related to the Bill. They've asked for the solutions; I'm offering some answers to those questions. And I'm doing so relative to the Bill that we're discussing in this House, Bill 1.

So in the context of the Bill, Mr. Speaker, I've offered several solutions. And certainly I think the most aggressive solution they could undertake immediately would be some help with interest rates because there is absolutely, as we have outlined earlier in the Bill, it is an impossibility for a farmer to succeed who is financed at over 15 per cent during a drought, if, in fact, he depends wholly on the development of his own crop yields to finance that debt. I think we've developed that argument thoroughly effectively, Mr. Speaker. And I think the result of that development should indicate to members opposite that something should be done, and should be done quickly relating to interest rates. But they refuse within this Act to address the problem of interest rates. They refuse to even discuss it.

I think if you examine the member from Weyburn's articulation of the Bill as he initially developed it, you will see very little for the farmers of Saskatchewan in that Bill, and very little for the farmers in Saskatchewan as he articulated the Bill. There is nothing there that would enable a farmer who is in that cost-price squeeze he so often refers to, to work himself out of it under the current situation — under the current problems that he has experienced with nature, and with the weather, and certainly with the changing rules within the banking structure which have seen his interest rates rise to uneconomical levels.

And this government, while they refuse to do it for farmers, found it politically expedient to do it for residents of Regina and Saskatoon and every community who own a home. Now if it is politically expedient for the home owner, I believe it should be politically expedient for the farmer.

And I believe that this government should demonstrate the will that they showed on behalf of the home owner. In fact, political expedience has even extended the program relating to the home owner, so that the confidence in that market which employs a lot of people, the home-building market won't be totally eroded.

Confidence in the farming community could duly be enhanced, Mr. Speaker, if they would take that kind of action. And that's the kind of action that the people of Saskatchewan would expect of this government. they were elected on a mandate to do things for people, for farmers, to do things for home owners. And they undertook to initiate that process, but they found that they were poor managers, that suddenly they had a debt nearing a billion dollars. So the way to manage that debt is not to help the farmers; is, in fact, put the farmer into a situation that the government's presently experiencing, more debt, through a Bill that's no less than a Bill

suggesting to the farmer that, don't make any payments.

And as we've said earlier in debate, Mr. Speaker, the farmer didn't have to make the payment anyway. There was no obligation. It's just that the bank would have foreclosed at that point. Well the bank still may foreclose under the auspices of this Act because there is an avenue where, after a three-month delay, the bank can still foreclose on the farmer. So the obligation is still there, Mr. Speaker. And that foreclosure creates a great deal of difficulty. And as we all know, many of these situations don't get to the foreclosure point. The pressures that come to bear from creditors and all their creditors, whether it's their gas dealer or their bank or whoever, may result in a quitclaim.

(2030)

Then let us be very specific about the results of this Bill, Mr. Speaker . . . (inaudible interjection) . . . No, it isn't anything new. It's absolutely related to the situation that we're discussing, and the fact that there isn't anything in your legislation that could give any confidence to a farmer. A constituent of mine has just closed a deal on a land transfer. He's bought some land whereby four quarters of land were offered for sale. And yes, it's good for him. He's a farmer, he's an existing farmer, but he just happens to live in the city. There were four quarters of land involved. Now they accepted. he needs financing on the land. The offer was closed. It was accepted. A realtor did go out and do some work in order to undertake to find this land, Mr. Speaker. But the deal is conditional on financing, which is not an unusual situation. Unless it's cash, it's not an abnormal situation that is wide on financing.

But this particular deal, Mr. Speaker, sits on the back burner. And it's because the banks are going to wait and see. They're going to wait and see how much, what the cost of this will really be in land value, in asset value, and how much risk they have to take as banking institutions.

Now the realtor that was involved in this particular situation assures me that if it wasn't for Bill 1, this individual would have had his financing within days, would have had his financing within days.

I had one member just wonder whether I was trying to protect someone's commission. no, I'm not. But certainly, he works in the small-business sector as well as everybody else. And he's certainly deserving of the money he does earn.

But the result in this case is far from salutary, and I think it's not, it's one example, it's one example of a situation that maybe won't happen. But as a result of Bill 1, Mr. Speaker, and that's exactly why this financing isn't through, exactly why the financing and the purchase of this land are not being completed, this land transaction may not go through.

And if it doesn't, I assume, Mr. Speaker, that because of the nature of the market-place, if there's several of these types of transactions not only in our community, but around Saskatchewan, it tends to have an effect, if this falls through, on the next offer. The land will sell for less money because there just isn't the support available through credit, that is available through credit.

But here we have, again, a situation where small-business men have been involved, farmers have been involved, sellers and buyers have been involved, but the whole process tops because of Bill 1.

And that's where I suggest if Bill 1 is designed to help the farmer, then I would argue that examples like this don't demonstrate that Bill 1 is helping the farmer. And I'm sure that it's not an isolated case. It's the usual. It's the usual.

I know of three or four other situations that are very similar and are on hold because the bank wants to wait and see. They have some doubt about what's happening here, and that doubt is

serious, Mr. Speaker.

I know these gentlemen would like to pass the Bill through the House quickly and get out of here, but I think, and I can appreciate the Minister of Finance's position. He can't afford to breathe, he can't afford to breathe. We've got a billion dollar deficit out there, and I'm not suggesting we erode the deficit and increase the deficit, I'm suggesting we find methods and means of helping farmers that will contribute to our tax base.

AN HON. MEMBER: — Get on the Bill. You've brought the legislature to a new low.

MR. SVEINSON: — The member from Rosemont says get on the Bill. I don't believe he knows the Bill that we're even discussing.

But getting back to this transaction we're just discussing, Mr. Speaker. The seller has had his plans postponed. I mean, it ripples right through the economy.

AN HON. MEMBER: — Repetition.

MR. SVEINSON: — It's not repetition, I'm speaking . . . (inaudible interjection) . . . No, I haven't.

AN HON. MEMBER: — Yes, you did.

MR. SVEINSON: — Mr. Speaker, I'm talking about a specific example, and I'm demonstrating how it can ripple through a community.

And basically, it's one transaction that has been stopped because of an action by a government. And one single decision that's based on that action by a bank.

But the seller has been postponed, so that whoever or wherever that seller was going to invest his money is also on the back burner. And that may be in a home in Regina or Saskatoon, but it affects the market right through the market, Mr. Speaker.

As I was demonstrating earlier, it affects the value of farm land because there is no capital available to assure the support required to support the value of farm land. And we all know that the economic value of farm land is not the value that it's been selling at over the last eight or 10 years.

It was far . . . It assumed a value that was based on an interest to buy the land by several different factions, including foreign buyers and buyers outside our province in Canada, and including our own young farmers. But we've lost a great deal and a great number of investors so that the seller is in a problem situation, Mr. Speaker, and I think that's worthy of note.

The Minister of Finance shakes his head. well, this gentleman has a farmer that would like to walk on to his property and undertake to farm. He's being stopped by this Bill. He's being stopped by this Bill. and he would like to invest that money.

You're talking about, you're talking about jobs. He would like to invest this money maybe in some other endeavour. That is being stopped, Mr. Speaker, because of Bill 1. And that is now serious this Bill has become. It's already affecting the undertakings that people in this province need money for. And it hasn't passed through this House, but it's already affecting us.

And it's capital that'll likely stay here. I think most farmers that sell, if they don't reinvest in farm land, will find themselves reinvesting in Saskatchewan. And that's healthy for us all. I know the Minister of Finance maybe wouldn't agree with that. buy because of one single Bill, here's an example where possibly hundreds of thousands of dollars that are invested in this province, in one example, have been totally stopped.

And the beat goes on because, I'll tell you, the money that was invested, or would have been invested, or should have been invested, is no longer available. the sources are drying up, because the banks are taking a dim look of Bill 1 and its implications. And where are its benefits? They just are not on the table, Mr. Minister of Finance. Maybe you can answer that when you have an opportunity . . . (inaudible interjection) . . .

But reality bothers — what we're talking about, and reality is what the Speaker mentioned earlier. It's a Bill that was inadequately researched. This Bill was inadequately researched, and now you will not admit that you've erred in this Bill, and you're unwilling to change it.

AN HON. MEMBER: — That's what you said about Thatcher.

MR. SVEINSON: — I didn't say anything about Thatcher. I said nothing about him, absolutely nothing. I just defended the integrity of this House, Mr. Speaker. And I just suggested that the railroad tactics of this government should not be allowed.

MR. SPEAKER? — Order, please.

MR. SVEINSON: — But it was a Bill that was inadequately researched — and the Minister of Finance is going yes, he agrees, he agrees — and whose results presently are not understood, and won't be understood, and will not help the farmers in Saskatchewan. The results of this Bill are already affecting the business community in this province, as we just demonstrated through example.

But the results of this Bill are obviously very disruptive — obviously. They've already initiated disruptions with respect to the movement of capital through the system. And all I suggested is that it's inadequately researched. And this government will not admit the shortcomings of Bill 1, Mr. Speaker.

But this Bill is not only disruptive, but it casts doubt on the ability of this government to even anticipate the results of your own actions. and there's no question about that. I'll tell you, even the people out in our communities who aren't related to this Bill, understand its shortcomings.

Mr. Speaker, I would suggest to the ministers opposite who are lined up in the front benches that they should re-examine and do some more homework on this Bill. And maybe the NDP suggestion that we go into a committee for seven days to discuss it and relate to what is actually happening, is a good one. I don't even think we have to go into a committee. You should maybe just go home for seven days and reassess what you've done here with Bill 1.

But the obviously disruptive nature of this Bill is in the basic doubt that it's created in all factions of our community. And that's a fairly powerful undertaking for a government that's suggesting that their number one commitment is to agriculture. And certainly not far behind that, it's a commitment to put people to work.

And what their Bill has done has created nothing short of doubt in minds of bankers, and farmers, and business people, and I'm sure school teachers, and preachers, and everyone else in our community, Mr. Speaker . . . (inaudible interjection) . . .

Well, I'm sure that the Minister of Finance realizes, Mr. Speaker, we aren't in question period, but I could undertake to answer his question. I'll maybe wait until the committee on that Bill.

But what we're talking about, Mr. Speaker, is more serious in nature than this government would like to admit. And in the development, in the development of this legislation, as time passes and farmers refuse to make their payments, we will see the reality and where this Bill will take us as a community.

AN HON. MEMBER: — Pray tell where will that be?

MR. SVEINSON: — And the Minister of Agriculture says, pray tell, where will that be? That's the point I was just trying to make. They don't know. They have a Bill here that creates nothing but doubt. And they don't know where it will take us. They haven't any idea. They don't know where they're going. They're leaderless, certainly, in that department.

AN HON. MEMBER: — Tell us what will it look like in 13 months, Bill? Can you tell me about that?

(2045)

MR. SVEINSON: — The Minister wonders what it will look like in 13 months. I can suggest to you, Mr. Minister, that a farmer, as I outlined earlier, who is real, who has a \$300,000 debt at 17 per cent that has to be paid — reality in 13 months is that that debt will be approximately 115,000, whereas the money owed today is about 50,000. And that is the reality, Mr. Minister of Agriculture. I can take you that far down the road. I can even accompany with that farmer and demonstrate to you that his problems are just being compounded. There's no solution. There's no solution in the Bill.

And you're asking me? I think you should examine the figures, Mr. Minister, and you should structure, you should structure a Bill that relates to the examination that you have demonstrated.

Well, the minister says he's examined Rule 99, and you have to make sense. Well, I'll tell you what. On examining this Bill, this government hasn't made a great deal of sense. there isn't a great deal of sense within the Bill.

To relate to your own reaction, to the Home Owners' Protection Act of 1981, which did relate, which did the same thing for home owners, or similarly, that you're doing for farmers. And one year later, these people were thrown out of office conclusively. Fifty-six members on your side of the House elected. That contributed to it, because it didn't offer a solution. The monies that these people didn't pay in 1981 still had to be paid. And in many cases, they had to sell their homes to do it.

So you have an example here, Mr. Minister. If you put your people to work and find out who the home owners were that took advantage of the Home Owners' Protection Act, and how well they did after a one-year delay in payments. And you relate that to the reality of the market-place, and I think you'll find that they didn't do so well.

So, Mr. Minister, I think you've asked me to look in my crystal ball. Well, I can't do that, but I can certainly relate to examples that I am aware of as a result of other Acts that have been very similar to yours. And they weren't very positive. They were very disruptive.

But at least this former government had the wisdom to let a purchaser forego the legislation. Now that has not been undertaken by yourself, and I don't know why it hasn't, because it does take some doubt away from the transaction, the doubt between the buyer and the bank. And there's no reason why you can't allow that, Mr. Minister. No reason at all. They did it. These people had the wisdom to do it.

AN HON. MEMBER: — They're socialists.

MR. SVEINSON: — They're socialists, he says. Well, this Bill of yours is almost a carbon copy of another Bill that they introduced in 1971. Almost a carbon copy. And what bailed them out in 1971? What bailed them out in '71 was higher, higher yields and higher prices in 1972 and so on. You bet, and that's what you're gambling on, Mr. Minister, with this Bill.

There's no research. You haven't done any research demonstrating why this Bill should be tabled. other jurisdictions, Alberta for one, Mr. Speaker, other jurisdictions indicate that the Bill will not suffice and will not entertain the problems they have in those jurisdictions.

Fjordbotten in Alberta, to quote him earlier, wonders why Saskatchewan would entertain such a weak solution to such a major problem. But this legislation is obviously disruptive and does create substantial doubt, Mr. Speaker, with respect to the whole community of agriculture and business in this province. And certainly that interrelates with the banking industry, which has been the first to demonstrate that doubt through lack of initiatives to put deals together that require financing. They said we're going to hold off until we see the final result of this Bill.

Well, I can't amend the Bill. I simply don't have a seconder. But I've suggested several amendments this government might consider. And I would suggest to you that you do some more research on the nature of your Bill, and you'll produce some of these amendments because they do offer solutions, Mr. Speaker, that relate to a lot better, and a lot more positively structured Bill, than Bill 1 offers the people of Saskatchewan.

AN HON. MEMBER: — Give us the Liberal agricultural policy on these.

MR. SVEINSON: — Let me tell you. The Liberal agricultural policy is simply to help farmers, Mr. Speaker. It's to look at the plight of the farmers and address that plight. And I have offered solutions this evening in debate, to members opposite, that have not been accepted. Well — but I must say, the offer was well intentioned, Mr. Speaker.

And if you examine the records, Mr. Speaker, you'll find that some of the suggestions would offer a better Bill. But also this Bill, if it's looked at in the context of how it's going to work in the community, provokes a great deal of anxiety. It does so even within the members themselves. Look at the level of anxiety in here this evening, Mr. Speaker. It's unfortunate that people can't see the benches opposite. But the interaction, it does provoke anxiety. And it does so, not only in the legislature, but also out in the community. It's a Bill that's designed — and why should it provoke any anxiety? It's because the farmers have not, some of them, have not yet grasped what the reasoning for this Bill is.

Well, I can suggest to the farmers that this government hasn't yet grasped what the reasoning for this Bill is. And I see the member from — well in charge of the Crop Insurance Corporation, that may be easier.

AN HON. MEMBER: — The member from Arm River.

MR. SVEINSON: — Arm River. He doesn't have to worry about the ravages of high interest rates. He's one of the fortunate farmers. But he's one of the people that made decisions as to how these people who are suffering the ravages of these rates and the plight of the drought will solve their problems. And he's been involved as part of the cabinet planning committee that put this Bill together, and I'm sure that his input recognized some of the problems out there because he knows what the problems. He's identified them. Unfortunately, his input hasn't been listened to.

But essentially the government's got to make a more rational Bill out of Bill 1 that approaches some of the problems that are faced by our farmers in this province. And you've got to supply some of the stuff that is creating the voids that are being developed as a result of your legislation. And one of the voids . . . And I see the member from Yorkton shaking his head. I can appreciate — you're one of the voids, member. One of the voids is avoiding credit.

And where is the credit going to come from? This government hasn't examined that. The minister from Kindersley suggested that I develop the argument and suggested that I explain and

outline exactly where the problems are. Well, I'm doing that.

But you know, just for a moment, Mr. Speaker, back to my buyer in this real estate transaction. He's pocketed his down payment. he's going to short the land market. And that's exactly what's going to happen in this province. Whoever is shorting the land market is going to benefit. And the minister, I can appreciate, you don't own any farm land. But there's a serious problem developing, and it's a problem that relates to a diminishing value on farm land. And this Bill again contributes to that diminishing value.

But this is a government, Mr. Speaker, that has introduced Bill 1 relating to some assistance for farmers that has, as recently as 1982, been travelling around with their "open for business" sign. It's been on every street corner and every program that's ever been developed by this government.

Suddenly in the farming community, Mr. Speaker, they've strung up a new sign. It's "closed till further notice." And it is closed till further notice because the credit out there has dried up. The member for Moosomin, if he ever travelled back to his constituency, would realize that the credit out there has dried up. And as a result, the problem is more serious than just some indirect strikes that are being thrown at me by the member and left, the member from P.A.-Duck Lake.

AN HON. MEMBER: — Oh, no.

MR. SVEINSON: — The member from P.A. But all I'm demonstrating, Mr. Speaker, is the farming community, with Bill 1 — and as a result of the attitude of the brokers who loan the money in this province — has been closed till further notice. And that relates, and totally relates, fully and totally to this particular Bill. The member from Moosomin says he's got some news for me . . . (inaudible interjection) . . . they don't watch this program in his riding. Well the news will get back, the news will get back to your riding, I assure you.

Remember the "open for business" slogan this government initiated so clearly two and a half years ago? Remember the slogan? What's it translated into? In north-west Regina, I can assure you it's translated into many business bankruptcies, but Bill 1 has developed, rather than an "open for business" philosophy, Mr. Speaker, has further developed a philosophy to stay away until we can find a solution. Because over the next thirteen months this does not offer a solution, and this government has not initiated any solution that relates to farming.

Also, Mr. Speaker, how does this Bill relate to attracting the national commerce that we expect to come into Saskatchewan to develop jobs? Does it develop any consistency in the market place in Saskatchewan for these people who would like to invest in our province? No it doesn't, Mr. Speaker. It does not demonstrate any consistency in the market place, and as a consequence it becomes more difficult, more difficult to attract, first the capital of the banks, who are located outside our borders, and certainly also the capital of other investors who suddenly see government interference from a Conservative government — government interference in the normal day-to-day course of the transactions developed between farmers, credit unions, and banks, and other institutions that would lend money.

This government has developed with Bill 1 absolutely nothing. Absolutely nothing. Well it's not a well developed market in this province. Maybe it's one they should consider, Mr. Speaker, that Bill 1, if it's developed a market on anything, has certainly contributed to the market on worry beads, and maybe that's something some young innovator should get into in this province because it has initiated certainly a level of uncertainty and doubt within the farming community and within the industrial community of our province.

What other explanation is there for provoking the kind of anxiety that this Bill has provoked in this province? The solutions are not there.

(2100)

And I believe that the NDP, while they provide a questionable opposition, have enunciated at least some points that make sense with respect to this Bill. They've certainly consolidated their efforts to demonstrate this Bill does nothing for the farmers of Saskatchewan, which I've undertaken to attempt within this House, to demonstrate.

And I think the points that I've developed, Mr. Speaker, should be well taken, that some research should be undertaken, which wasn't done prior to the development of this Bill. If this research that has to be done and hasn't been done, isn't done, this Bill is going to become a problem, not only to farmers, but to our whole economic viability in Saskatchewan.

Mr. Speaker, I think we've demonstrated through our opposition to this Bill that it does not offer, it doesn't offer the farmers in Saskatchewan, it doesn't offer them the protection they've needed and they've asked for. While there aren't a great number of farmers affected, as was ably enunciated by the Minister of Agriculture in one of his few, I think, honest deliberations, that only 2 per cent of the farmers in this province will be affected by this Bill.

So what we're looking at is the other 17 per cent who are also in financial difficulty, Mr. Speaker. And we can see that through this Bill that that financial difficulty will only be enhanced, it will only be enhanced, and that as a consequence, everybody, Mr. Speaker, as a result of Bill 1, is going to suffer.

We've gone through the list. And as the numbers of people are added to that list, the problem becomes not only serious, but it becomes excessive, Mr. Speaker, especially at a time when we can see in this province that unemployment, particularly within our youth element up to 24 years of age, is the highest in history, and that we have to have some answers, not only for the farmers, Mr. Speaker, but also for the people in this province other than farmers who are in financial difficulty.

And this Bill, if it would undertake to address the problem within the farming community, could be translated into a solution within other areas in our communities as well, and would be translated as a solution into other areas of our community, Mr. Speaker.

Unfortunately there isn't much anyone can do to convince this government of their ineptitude. There isn't a great deal that they'll listen to, not only on behalf of the opposition members in this House, but also on behalf of the farmers in their communities who have had input into the problems and will tell you, one after another, that their input has not been listened to, has not been heard by this government.

So, Mr. Speaker, allow me for just a moment to once again reiterate to the front benches — I see the Minister of Finance has been in here all evening — take the message back that the farmers are not happy. I think the minister suggests I haven't said anything, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

I think the message has been quite clear that, upon examining Bill 1, it can easily be demonstrated, and has been ably demonstrated by the opposition parties in this House, that there is nothing in the Bill for the farmer.

The banker can still seize the assets that are outstanding on the farm, so that the banker's been looked after, other than the fact that he's not just exactly certain whether there's any equity left out there.

But the farmer — the farmer hasn't been looked after. The government doesn't take this very seriously, Mr. Speaker, so that, unfortunately, it has to be repeated on occasion, and the

problems have to be redressed so that they can be understood.

So, Mr. Speaker, I think we've outlined in debate tonight, that under the present circumstances, and with the attitude of this government, that there is little hope out there for those farmers who are facing those huge debt payments, and the only solution they can offer, the only solution they can offer, is non-payment of debt. Non-payment of debt.

Well that is not a solution, Mr. Speaker. It just compounds the problem. and not only can the bank pick up their assets that are not attached to the land, but they can also, through a board, they can also undertake to foreclose if that board decides that the farmer is not viable.

And there isn't any definition in the Act, Mr. Speaker, about the viability of a farmer. The Act doesn't cover that specifically. So who will be left to decide whether that farmer is a viable farmer or should be foreclosed on immediately? The board, selected by their own people, acting on behalf of their own government. So with respect to this Bill and with respect to the effort that they put into developing it, it's possibly, as one member from Redberry indicated, it's a start. But it's a long ways, Mr. Speaker, from addressing the problem. A long ways from addressing the problem.

And I suggest to you, Mr. Speaker, that, as the member from Wadena indicated the other night in debate — Kelvington-Wadena — that they would move to, in fact, with respect to the farming problems in this province, move to find solutions. Well I suggest that they haven't yet undertaken to move in that direction, and that there is a great deal left to be legislated if, in fact, some of the more serious problems that are experienced by our agricultural community are to be solved. And that is getting the young farmer back on the land so that, in fact, he can appreciate some of the undertakings that his grandfather and his great-grandfather appreciated when they decided to become farmers in this province.

And that has not, that problem has not been undertaken by this government. It hasn't been addressed, and solutions haven't been enunciated. And certainly legislation hasn't been developed that would indicate that there's any direction that's important enough for this government to address within the farming community to throw some money at.

AN HON. MEMBER: — What would you do? What would you do?

MR. SVEINSON: — The question of what would I do has again been raised by the member from Lloydminster-Cut Knife. Well he's been absent for most of the debate, but I say I will suggest that I have outlined several solutions, several pages of solutions, Mr. Speaker, that could be undertaken. But for the member from Lloydminster-Cut Knife I would just like to outline a few.

And I'd like to outline for the member that one of them would include some assistance with the high costs that young farmers are facing relating to interest rates.

And I hear the member from P.A. suggest we're throwing somebody else's money at him. Well, somebody else's money is going to be lost anyway, Mr. Speaker. the innovator or the farmer that undertook to take on that farming operation has already lost his investment — has already lost his investment. So I'm in a position where we would, in fact, undertake to address the problem, not to cover it with window dressing. We would undertake to address the specific problem, and that is the interest rate problem. And, for the member's benefit, we outlined earlier a farmer who, in fact, had a \$300,000 mortgage on his property and for the member from Cut Knife I would . . .

MR. SPEAKER? — Order, please! I just want to read a very short citation to the member. It says:

Akin to irrelevancy is tedious repetition of the same arguments, whether those of the members speaking, or those of other members — an offence which may be met by

the power given to the Chair.

And if you're not familiar with the power given to the Chair, it's spelled out in Rule 25(2).

MR. SVEINSON: — Thank you, Mr. Speaker. I suggest to you that a member requested the information. I was just responding to his request. and I will undertake . . . While the solutions in agriculture are a package that's reasonably comprehensive, the solutions that this Bill could offer immediately — and you suggested that I've spoken on repeatedly — are solutions that are obvious to any man on the street. There are solutions that could be undertaken fairly inexpensively by this government. There are solutions that could be addressed aggressively, if in fact, the political will was there to demonstrate that they would like to help the farming community address these problems. But that political will has not been demonstrated by this government. They are too willing to skirt a problem, in fact, rather than address it.

And in this particular instance I think they demonstrate that very ably — that rather than addressing the problem, they are going to create another problem that, in fact, compounds the difficulties that the farmers of this province are having. And they have done that with Bill 1, Mr. Speaker.

And I just feel that, as a member of the opposition, it's my responsibility to bring forth the weakness of this government relating to the solutions they have offered for farmers. And I undertake to take that responsibility seriously, Mr. Speaker. As a result, I've tried through a few hours of debate to demonstrate to this government there are some weaknesses in this Bill. And I suggest to them that they should amend those weaknesses. And they should find in their own hearts something for the farmers.

They have left them cold, Mr. Speaker, with this Bill, by suggesting to them that the only solution — the only solution, Mr. Speaker — is a solution that offers a consistent road to suffering. More debt. More debt. Don't pay your debts. Also, this response to not paying your bills certainly translates throughout the community into difficulty for small-business people; into serious difficulty for farmers; into serious difficulty for hoteliers; into serious difficulty for other people.

And hoteliers throughout the province, and other small-business men have experienced enough of a set back to, in fact, offer them very little profit in this province in the last year, and certainly in the coming years, because of difficulties that are, again, beyond their control; and those difficulties relate, certainly, to nature and the weather and just exactly how the farming community can respond to these difficulties.

(2115)

Mr. Speaker, Saskatchewan is a farming community. The history of this province was built on the farm. We, as legislatures, have got to protect that heritage. I believe that even 1985 is heritage year in Saskatchewan. I think we should demonstrate through the legislation that we're willing to table in this House that solutions for farmers are imminent, are forthcoming, particularly for those young farmers who have proven their management abilities but cannot survive because of drought and interest rates.

So, Mr. Speaker, I would like to wind up my debate, but do so with a great deal of reluctance and a caveat attached relating to the intentions of this government, and a commitment from this government that through this Bill, through Bill 1, they will undertake to develop some answers to the solutions the farmers have requested in Saskatchewan, which has not been done to date, which has not been done through this Bill, and which has not been flagged by this government, publicly or privately.

The farmers of this province, Mr. Speaker, don't request a great deal from the government. They only suggest and only request the absolute necessity that would, in fact, enable them to

continue on with their farming operations and have some assistance from this government in maintaining the viability of that family farm.

What is the definition? They haven't clearly enunciated the definition of a family farm. They have offered legislation that I don't know exactly how it relates to the definition but certainly will contribute to the demise of several family farms. And it will do so in a fashion that will also contribute to a great deal of hardship that will be placed on families who are on these family farms, and certainly will also be placed on business people in the communities that are servicing these farmers who are in current difficulties. Some of them are in a situation where it's not only the land payment that can't be made, it's certainly the payment on other equipment, and the payment on other assets, also, that can't be made.

And this, the development of Bill 1, and its fruition in this Act as law, I fail yet to understand, and I won't understand unless it's changed to offer the farmers just some glimmer of hope.

I fail to see how this government — I would like to see them call an election on Bill 1. Mr. Speaker, they would go down in flames. They would go down in flames. There isn't enough meat in Bill 1 to call a by-election on, let alone an election. And they've demonstrated their lack of political will to go out and ask the people exactly where the problems are. Well you've undertaken to call this session because of an important farm Bill, Bill 1, but it doesn't really relate to farmers.

So I'm just suggesting that maybe if farmers are so directly involved, you should give them the opportunity to express that involvement. I think you'd find yourselves back in opposition, gentlemen. And I think you will, in due course, anyway.

Mr. Speaker, I'd like to get back to the debate on Bill 1. And while an election call, while an election call is nervously giggled at by the government members opposite, it would truly and certainly, I think, be a clear indication of the direction they've taken, not only with farmers, but in other areas of our communities. And that direction hasn't been positive, Mr. Speaker. And that direction, with respect to Bill 1, does not exactly relate to any positive action.

You expect from a government positive action. How would you define positive action? Well I would undertake to say that positive action could be developed by a government to undertake some assistance in time of need. This government hasn't done itself any credit relating to Bill 1. And unfortunately they suggest repetition. I heard eight members of this opposition party speak to this Bill. There wasn't any difference in any one of their eight presentations.

I get up and speak for an hour or two, and they're suggesting that I'm repeating myself. Mr. Speaker, I suggest that I have to, to get the point across because, as members come and go, some of them may miss my point. And I would just like to be sure that all of them have heard it because I know that some of the back-bench members in that government do not support what they're doing relative to this Bill, or relative to a lot of other Bills.

And coming back to the Bill, you're looking at a Bill that suggests only avoiding responsibility. And I suggest to you, Mr. Speaker, that in itself lacks in responsibility. This government has demonstrated to farmers their inability to react to a situation that is critical, critical to the survival of those on the lower end of the pole who have not only suffered the blight and the plight of a province-wide, almost, drought, but have also suffered the blight of those excruciating high interest rates that are unforgivable at best. And that governments, if, in fact, they're going to allow them to pursue and to be paid, should have some political will to address them.

And this government doesn't have; it's demonstrated that with Bill 1. It came into this House in a positive note suggesting that they had new solutions for old problems. Their new solution was tabled in one single Bill, and that solution does not relate in any positive way to our farming community, Mr. Speaker. It does absolutely nothing to develop a debt moratorium.

And, Mr. Speaker, all I've attempted to do is demonstrate to this government that some approach to agriculture must be developed that has at least some rational basis in research, as well as addressing the problems that have been, in fact, well outlined by our farming community. And I will suggest to you, Mr. Speaker, that the response of this government to that request has been less than, less than I would expect, of a responsible government that is attempting, through its political position to, at least, endeavour to help farmers occasionally.

The little people out there, Mr. Speaker, — and I'm one of them — we suffer the plight of having to deal, not only with the banks, of course, but also with the governments. And Bill 1 demonstrates again that if you're one of the little guys out there and you need some help, don't come to the government. They're not asking, they're not asking for, they're not asking for anything unreasonable, Mr. Speaker. They are not asking for anything unreasonable. They're only asking for assistance in areas that have become overblown and have been more significant than was ever expected.

And I relate to interest rates. They have, in fact, crippled people, not only in the agricultural community, but in all parts of our community. They have crippled governments. We are seeing that not only farmers that have huge payments of interest to our banks, but we have governments, we have one in Saskatchewan . . .

I was reading yesterday where, in the United States of America, California has a balanced budget. Twenty million people, Mr. Speaker. They could address farming problems in there because they have the resources and cash flow. They aren't paying out \$150 million annually in debt payments to the banks who they borrowed their deficit from.

That's crippling our farming community, as well, which relates to the irresponsible leadership of this government. They are unable to deal with the problems, they're saying, because they have been unable to deal with their deficit. They're the people who are responsible for it. They have developed that deficit. They have to answer for it. And now their answer through Bill 1 is: we're not going to give anything to the farmer; let the farmer suffer.

Well I suggest to you, Mr. Speaker, that that is not a responsible position for a government to take. and if they're willing to drive that deficit into dizzying heights that it's at today, they should be willing at least to address some of the problems that are experienced by the little people in this province, who are the farmers. The farmers are the individualists. They're the backbone of our business community. And if they're in rough shape — and they are, some of them, in rough shape — they deserve some help.

And if, in fact, they're not willing to address that problem, I am certainly willing to fight for that little guy out there as a member in opposition, Mr. Speaker. And that fight for that little guy I simply outlining to this government where, in fact, they might find some reasonable avenues to address those problems that have become unreasonable because of drought and because of high interest rates.

And, Mr. Speaker, I would ask, on behalf of those little people, those little families out there, that they would look more seriously at amending this Bill 1, at putting some teeth into the Bill, and addressing that Bill 1 so that, in fact, farmers out there can understand that the direction this government's taking looks after some of the little people as well. Not just the big businesses that relocate or locate or do business in our province, but let's get down to the little people too. We pay taxes, and occasionally when we're in serious trouble, Mr. Speaker, we expect some help. And I speak for those little farmers out there in Saskatchewan that are undertaking to develop to the best of their ability every method possible to, in fact, pay off those debts.

I was, as I mentioned earlier, willing to close debate, and that willingness based on . . . Again, Mr. Speaker, I mentioned a caveat to undertake some changes to this Act, some amendments to this

Act, which are reasonably simply in structure. I have an amendment written up. I haven't got a seconder for the amendment, so unfortunately I can't table it. But it relates, Mr. Speaker, to allowing farmers to waive, who want to purchase farm land, and there are several of them right now that presently have deals on the go, allowing them to waive this legislation. So as new farmers out there, they can address their problems with payments of their bills without having to develop a scenario at the bank where they have to put out more money in order to buy that same land. They will waive the legislation, Mr. Speaker, and they will undertake to pay their bills.

This Bill, also, Mr. Speaker, raises some constitutional questions. And I think . . .

AN HON. MEMBER: — There's a filibuster.

MR. SVEINSON: — If you speak, Mr. Speaker, for more than 15 minutes in this Assembly, it's suddenly a filibuster. I mean I don't agree. I haven't been filibustering. I have just taken a position that I feel has got to be recognized and has got to be addressed by this government.

And I was about to raise another point that has, as far as our debate's concerned, has not been covered, I don't believe, by the opposition, but the right to property and the redefinition of "collateral security" which Bill 1 so blithely does. And it's a little presumptuous of a provincial Assembly to redefine "collateral security."

(2130)

The member from Rosthern suggests he'd like to speak tonight. I would certainly be willing to adjourn debate, Mr. Speaker, on bill 1 if the member from Rosthern would like to speak on some other issue. I'd move to have debate adjourned.

AN HON. MEMBER: — Ask him to second your motion.

MR. SVEINSON: — I move adjournment of debate.

MR. SPEAKER? — Be seated. The member has moved that debate adjourn. Is it the pleasure of the Assembly . . .

I'm sorry, the member has already moved one adjourning motion and it was not accepted, and there has to be an intermediate proceeding occur before he's eligible to move another adjourned. Why is the member on his feet??

MR. SVEINSON: — Thank you, Mr. Speaker.

We were just speaking a moment ago, Mr. Speaker, on the fact that this Bill does raise some constitutional problems. and the instruments of finance, whether it be in Saskatchewan or whether it be in any province, are clearly federal and not provincial.

And while Mr. Blakeney's government successfully collared the right to limit land ownership, it didn't win the right to govern banking. And I think that that question does certainly arise, and this Bill presumes to do just this. And to what avail, Mr. Speaker? To absolutely no avail, because the bankers, under the circumstances, are certainly unwilling to co-operate open-endedly with this government and provide the credits that's absolutely necessary within the farming community to undertake all the operations necessary.

This Bill, in fact, Mr. Speaker, should be called the "flight of capital" Bill. I think you're going to see not only banks, but also other lending institutions very quickly dry up as far as credit's concerned on behalf of farmers.

Its intent is laudable at best. and its effect, as we have seen here tonight, is almost laughable.

AN HON. MEMBER: — You've got that right.

MR. SVEINSON: — I'm talking about the Bill. It massively limits the farmers' ability to borrow money. And it's already demonstrated, as we were referring to earlier, a situation that happened to a constituent of mine, Mr. Speaker, where his ability to buy a parcel of farm land has already been eroded by Bill 1 — and it's only in second reading debate. But the government, through its unwillingness to address agricultural problems has created a monster. So it will have to be dealt with in coming months in order that the attitude of all lending institutions relating to farm credit be changed. Maybe they have other solutions, Mr. Speaker . . . (inaudible interjection) . . . Maybe they're going to offer — maybe this government will offer financing for the purchase of farms at low interest rates through some, or through a banking institutions, that may be one of the calibre of the Farm Credit Corporation, or others.

The province of Alberta lends money for capital to small-business people in Alberta at 10 per cent. Maybe this government can take their lead and offer the farmers in this province some security against high spiralling interest rates that some of them still suffer from.

While they're going down, Mr. Speaker, there's no guarantee that they won't turn around in the new future and fire right back up. And I'm just suggesting that I know there seems to be some indication in the House that hey feel I've spoken enough to this Bill. They suggest I've said nothing. I think an analysis, and I hate to recap some of the benefits that I've outlined that farmers would appreciate.

Mr. Speaker, it's just, I find it very difficult to understand that their attitude is so unbending. Is that how serious a billion dollar deficit is to a province of a million people? That we do no longer have the political solutions required for things like high interest rates? Is that the nature of what's happened to our province in the last two years? That we will, in fact, forego any solutions because we've create so many problems?

And I see that that is the answer. And I find it somewhat disturbing and somewhat . . . It's almost scary that a government cannot react to their major industry in more than a window-dressing effect for the Bill that's been tabled here, that I believe, and many people in this province believe, is no more than a waste of time, Mr. Speaker, because it does not address agricultural problems; it creates agricultural problems.

if the criticism, Mr. Speaker, is that I haven't addressed enough solutions, maybe we should undertake to find some more solutions. I think the easy answers, the answers they've had some experience with, have already been clearly, clearly indicated.

And it's been done to deaf ears, Mr. Speaker. They are not listening. They aren't listening to their farmers. They aren't listening to their constituents. And they certainly aren't listening to their opposition. They certainly aren't listening to their opposition.

And I find it very difficult, and I'm sure the people of Saskatchewan do, to understand why a government who can spend money as they have spent money in the last two and a half years on behalf of various undertakings that have contributed very little to our province's economy. I find it very difficult to understand that, only because we have a huge deficit, that this government is unwilling, this government is absolutely unwilling to address the farmer's problems, Mr. Speaker.

Saskatchewan, it was said at times, was the best held secret in North America. Well, we can no longer accept the solution, that this government offers to make us an attractive place to invest money from the outside investors that we have attempted to attract over the last three or four years, Mr. Speaker.

It's just a travesty that they are unwilling to amend the Act to allow just a little bit of hope. To be

accompanied with legislation that does not address problems, it creates problems far in excess of those that it attempts to address. And I think I have outlined several that relate to several areas, certainly social welfare payments. Certainly credit problems within our whole farming community that are already being experienced by individuals or corporations that need money through mortgages to buy land.

Mr. Speaker, I can understand the difficulty this government is in relating to their deficit. And if any one of us as members can contribute, we would, in fact, offer advice and offer solutions through our debate. And I believe, Mr. Speaker, that relative to Bill 1 that we have offered solutions. We've offered many solutions, and these solutions relate to the families, the little guys out there, who are expecting some help through Bill 1.

Those farmers out in the communities that own their own land, they're not expecting any help. They don't require any help. They own their own equipment, and they own their own land, and they're happy. They're farmers. They love the life of the pastoral life that farming offers, and that's what our young people are going out to the land to, in fact, undertake for their families.

But it's being seriously eroded, Mr. Speaker, because there's a failure to recognize the problem. And in a few hours of debate, while I've raised this problem on several occasions, we still have members in here that haven't understood the problem, and don't understand it, and will never understand it. And these are the people that are going out into the community and into their constituencies to sell Bill 1. Well, what are they going to tell the farmers?

The onus is on the opposition to let the farmers know exactly what's in the Bill. And they are going to experience, and they are going to suffer. The member from Rosthern, there are farmers in your constituency that will suffer as a result of Bill 1, and you know it. And you know it.

AN HON. MEMBER: — How much cash?

MR. SVEINSON: — Well for the farmers the Minister of Finance says, "How much cash?" We've said earlier in debate that I think to alleviate the immediate cash-flow problems of the farmers that \$150 million would likely, certainly initiate some activity. And again earlier in debate, Mr. Speaker, and I hate to be repetitive, but the Minister of Finance asked, "How much cash?" His mentor from an earlier day, and respected politician, John Diefenbaker, offered cash in the form of an acreage payment when circumstances on the farms were not much different than they are today, suffered a serious drought, cash-flow problems, low interest rates.

Today, we have other solutions: we don't have to throw cash at them in a pell-mell fashion. We can, in fact, address some of the other problems, Mr. Speaker, that in the days of John Diefenbaker, were not in existence. And that problem, Mr. Speaker, was one of interest rates. I've offered solutions, and I'm sure that if the member from Kindersley who wondered how much cash should be on the table, I'm sure that if he addressed that interest rate problem and did so with \$150 million, he would elevate the political world of the federal government as well to deal with the interest rate problems at that level.

(2145)

I'm sure that the mortgage interest reduction plan that this government adopted, which was very well accepted by all the people in this province and was adopted by other jurisdictions, would in fact support the benefits and will in fact support the benefits of such action for farmers. I just feel, Mr. Speaker, that this government has not yet absorbed the real problem, and the real problem out there is one that I feel, as a member of the opposition, has got to be enunciated clearly and has got to be addressed in this Bill 1. We have the opportunity; we're in the House. The legislature is sitting; we need an amendment to give some teeth to this Bill.

So, Mr. Speaker, in closing I would just like to reiterate one more time the inability and the lack of

leadership of this Conservative government, and I would suggest to them Mr. Speaker, that if they expect to survive the political reality of this province, that they better soon address problems that are inherent throughout our system, and this initial and immediate problem that's facing farmers is not a new one. It's been with us for close to two years. We've had escalating numbers of mortgages. We've had new and additional families that have found themselves in difficult, financial straits throughout this province who have not had any avenue of recourse, who have no longer got the ability to finance their operations, who have been stricken because of drought and interest rates. And this government is unwilling, Mr. Speaker, to address those problems. And they have outlined on many occasions that the problem is not that broad-based. And I don't disagree with that. But I know that up to 19 per cent of the farmers in this province are under some financial difficulty. Two per cent are on their way out. There is some common ground that this government could reach with farmers in order that some of these problems be addressed. And that common ground has been discussed.

But this government fails — no leadership. Fails to address those problems, Mr. Speaker. And I suggest to you that if they don't, the political reality is going to be serious. And that political reality may be faced very shortly. And the farmers of Saskatchewan will, in fact, unite to demonstrate that some of those people at the bottom of our scale, the little guys, occasionally have to be helped. They don't need a lot of help, but they do occasionally need some help. And we're into a period where some help is required. And we don't find any help on the table of this House.

A Bill that solely and totally allows them not to make their payments is not construed as help by many farmers out there. It can't be construed as help because there isn't help, Mr. Speaker. It is simply and only window-dressing, and I'm not sure what the motive is. It certainly can't be political because the priorities are in the wrong areas. I'm not certain . . . I don't think their motive is clear to themselves. I think they developed a Bill that could be brought before the House just for the fall break that would allow them some time to spend in the House and basically waste the time of the legislature because they have offered, they have offered nothing. They have offered nothing.

And I haven't seen anything . . . I've seen some sub-amendments on my table. But I haven't seen anything substantial that would indicate to me that there are amendments that will, in fact, improve this legislation. There aren't any — whether they include the other assets of the farmers so the banks are in a position where they have to be on hold. There are other areas that relate to interest rates or relate to the problems that are faced by farmers. It's a serious problem. And I find that it's just not being taken very seriously by this government. And it hasn't been taken that seriously by this opposition. They're more interested in getting home for Christmas than they are in fighting for the farmers. Well, I am interested in fighting for the farmers, and we'll stay here till Christmas if it need be, and some amendments, that will improve the place of those at the bottom of the scale, are allowed to pass through this legislature. That I will promise you, sir. And I have not yet heard, or seen anything that would relate to that kind of activity by this government.

There is an amendment on the table, it does offer, at least, some solution to a very serious problem, some solution. The minister wonders about how much cash on the table? How often do I have to tell him what a starting point, and what the farmers would accept as a starting point, should be? I shouldn't have to tell them again. I think we've covered that area, Mr. Speaker.

And I'd be ruled out of order to go in and have to assume that this minister didn't hear me, because I'm sure he did. And I'm sure that he knows how much farmers, the trouble of farmers, although, I suggest to him that in a great part of his own constituency I don't think farmers are in a great deal of difficulty.

AN HON. MEMBER: — How would you know that?

MR. SVEINSON: — I'm from your area of the province, Mr. Minister. And I know a great deal of farmers in your area that undertaken to call me on this singular issue. They have undertaken to call me on this singular issue, and they've asked me to fight on the behalf of those little guys that need a little help at this time. just the little guys. They don't need the problems.

So in closing, Mr. Speaker, I think that we've made some points that I think this government has got to take seriously. If I knew that in the spirit that the farmers would like them to approach this Bill, that there would be some changes made and some amendments made.

If that were, in fact, committed by the front-benches of this government, and I see the Minister of Finance going "nah", well, I think, unfortunately he pulls the purse strings. And unfortunately, Mr. Speaker, I don't see any political will by the front-benches of this government to change this legislation.

And we don't need that negative response. Maybe some of the farmers should come forth in that government and let the front-benches and the Minister of Finance know exactly what the problems are, because I don't think he has seen them. I know he hasn't seen them.

So we have, on the table, a Bill that has already created problems, Mr. Speaker. And we have in this House, a government that's not willing in any way, shape, or form to change the Act to alleviate these problems. And it wouldn't take a great deal of change.

If a commitment simply to allow the farmers to waive the Act was made, and I see the minister shaking his head. I don't understand the difficulty with that kind of an amendment. I don't understand the difficulty of that kind of an amendment, Mr. Speaker . . . (inaudible interjection) . . . And we have the member from Moosomin sent over by his government to speak into my ear while I'm speaking in this House. I can appreciate your concern, Mr. . . .

MR. SPEAKER? — Order, please. Order, please. Order. If the member would like to heckle, I would just as soon he sit in his own chair.

MR. SVEINSON: — Thank you, Mr. Speaker. When they send members over like that I appreciate your support, Mr. Speaker. It's been done on several occasions, and it certainly makes it difficult to respond to the debate when somebody is screaming in your ear.

I will come back to the Bill, Mr. Speaker, and again reiterate that obviously the efforts have accomplished little. I can't see any will over there to do anything, to do anything respecting Bill 1. I can't seen any political will to address this problem.

I would like to, Mr. Speaker, at this time, take my seat, and I suppose we'll vote on the amendment that the NDP have offered this House which does offer some menial solutions.

It will be . . . It certainly isn't a situation that will be accepted very favourably by the members opposite, so I shall take my seat, Mr. Speaker, and thank you for your attention.

SOME HON. MEMBERS: Hear, hear!

MR. YEW: — Thank you very much, Mr. Speaker. I am honoured to enter into debate regarding Bill 1, many have referred to as a foreclosure moratorium Bill.

I am pleased to enter debate, Mr. Speaker, on behalf of my constituency, the constituency of Cumberland. The people of my constituency are proud and rich in their culture and heritage, and they are concerned about the issues and government policies in the South as this affects them and the economy of the North.

Government policy and legislation proposed, amended, or adopted is a concern of everyone in

this province — particularly when that legislation, Mr. Speaker, in whole or in part, proposes to eliminate a very essential part of our economy.

The family run, the family farm, regardless of size or productivity, Mr. Speaker, is an essential part of our culture, our heritage, and the economy of our province. Mr. Speaker, that is why we, the official opposition in Saskatchewan have proposed and introduced an amendment to Bill 1. We have concluded that the moratorium legislation is not sufficient to help the family farm. The Bill must be accompanied by other measures, Mr. Speaker. It must be accompanied by sound commitments and action. We must, Mr. Speaker, we must reaffirm that the family farm and our agricultural sector is the backbone of our economy in Saskatchewan.

Mr. Speaker, that is why we state clearly in this legislature that the moratorium legislation, or Bill 1, is not a solution by itself. It must be a part of a package which puts financial assistance — cold, hard cash — into the hands of Saskatchewan's family farmers. It has to be a part of a package which makes a commitment to resolve the problem of high interest rates that plagues farmers as well as small business.

Just three weeks ago, Mr. Speaker, on November the 24th, 1984, the *Leader-Post* reported on a 65,000-member farm organization's annual meeting. This large farmer's conference brought out a good number of important issues and among them were the issues of high interest rates and the need for financial assistance to the family farm.

I have a copy of the report, Mr. Speaker, and I'd like to quote a couple of paragraphs which substantiate what I've just said. The Saskatchewan Wheat Pool says that interest rates on farm loans are much higher than farmers can afford, and the federal and provincial governments must step in with subsidies. Furthermore:

Government subsidies should reduce interest rates on farm loans to 7 per cent, according to a new policy on farm financing accepted by delegates at the 65,000-member farm organization's annual meeting. Furthermore, farmers should also be able to pay off existing loans with money borrowed at the subsidized interest rate, according to the pool.

But it is imperative that priority be directed by both levels of government to current debt restructuring and interest relief mechanisms which will ensure the long-term preservation of the family farm units.

(2200)

Mr. Speaker, what we are dealing with today is a question of survival for thousands of Saskatchewan's family farmers — in many ways, a question of survival, Mr. Speaker, for rural Saskatchewan. What would happen to rural Saskatchewan if a few thousand family farms went down the tubes and were replaced by large, corporate farms? Large, corporate farms, Mr. Speaker. Just imagine that.

I have to question the mentality of this Conservative government. Why is it, Mr. Speaker, in the course of the past year and up to the last few days, this Conservative government's policies and legislative program have only benefited a few, a select few, Mr. Speaker?

For example, for the first six months of this year, the big oil companies reported a profit of \$1.7 billion, which is a 40 per cent increase from last year. Yet in spite of huge profits for resource corporations, the PC government is giving them corporate welfare.

The oil companies have seen their wages cut by more than 300 million. The PC government has given Husky Oil of Alberta \$390 million loan guarantee; and also Manalta Coal of Alberta received an \$89 million loan guarantee.

Mr. Speaker, while the corporations and oil companies are making high profits, huge profits, largely from government incentives, tax cuts, royalty holidays, and loan guarantees, our family farms are going under. The backbone of our economy is going under. Mr. Speaker, according to the Farm Credit Corporation — 16 per cent or 17 per cent was mentioned a little while ago — of Saskatchewan farmers, 16 per cent, or 8,800 farmers, Mr. Speaker, are in severe financial stress.

The FCC definition of severe financial stress is that the farmer's interest payments and long-term payments exceed 40 per cent of his sales. That is what the Farm Credit Corporation defines as serious financial stress.

Interest rates are one of the chief causes of why farmers and small businesses are going under, Mr. Speaker. Last year in Saskatchewan, farmers paid more than \$400 million in interest payments on their debts — \$400 million paid by Saskatchewan farmers in interest to the banks. It's no wonder, Mr. Speaker, that the banks can report such huge profits as they did over the course of the last couple of weeks. Just to give you an example, the Royal Bank of Canada reported \$450 million profit; *The Globe and Mail*, December the 5th. The Toronto-Dominion Bank reported a \$355 million profit; again *The Globe and Mail*, November the 30th, 1984.

MR. SPEAKER? — Order, please. I'd ask the member to come back to the Bill. I think that you're not in budget debate, but rather we're dealing with a Bill.

MR. YEW: — Thank you, Mr. Speaker. I accept your ruling. In spite of all those huge profits, we, the people of Saskatchewan are also, in addition, paying 92.6 or \$11,000 a year to the banks and bond dealers from the East because of the PC government's \$829 million deficit which they brought on the people of Saskatchewan through their mismanagement and irresponsible policies.

SOME HON. MEMBERS: Hear, hear!

MR. YEW: — Those examples are brief. However, it provide information on why we continue to question, criticize, and propose amendments to Bill No. 1.

Mr. Speaker, the moratorium on foreclosure of farm land is nothing but a band-aid solution, which does nothing but postpone the problem. Mr. Speaker, our opposition members have introduced a number of improvements to Bill No. 1. My colleague, the member for Assiniboia-Gravelbourg, proposed an amendment which demands that the moratorium must cover and protect the entire farming unit — including equipment, machinery and livestock — and not just the land. In addition, our opposition demands that the government must introduce a long-term proposal to deal with the serious problems of high interest rates being paid by family farmers.

We have heard for several hours, Mr. Speaker, a long-winded speech with very little substance from the member for Regina North. However, however, I suggest that he has presented no concrete alternatives. In fact he has mentioned on a couple of times during his presentation that we, the official opposition of this province, have suggested alternatives. And certainly, Mr. Speaker, we have presented alternatives to Bill No. 1. As I said, Mr. Speaker, our opposition demands that the government must introduce a long-term proposal to deal with the serious problems of high interest rates being paid by the family farmers.

And finally, Mr. Speaker, we are demanding that this legislation must have some financial assistance. It must put some cash into the hands of the family farm.

In conclusion, Mr. Speaker, specifically this Bill does not provide for a moratorium on seizures of livestock, machinery, or other farm assets. Furthermore this Bill does not provide — the one that was introduced by this government does not provide for a fair administrative board. Neither does it provide for an effective loan rate of 7 per cent interest on farm loans as called for by the

wheat pool.

Therefore, Mr. Speaker, we, the official opposition, support the amendment presented by my colleague from Assiniboia-Gravelbourg and urge this government to correct the mistakes and shortcomings in its farm policy.

SOME HON. MEMBERS: Hear, hear!

MR. YEW: — Given those few examples presented, Mr. Speaker, I shall be supporting the amendment presented by my colleague from Assiniboia-Gravelbourg, and shall be opposing the main motion.

SOME HON. MEMBERS: Hear, hear!

Amendment negatived on the following recorded division.

Yeas — 7

Blakeney	Koskie	Shillington
Engel	Lusney	Yew
Lingenfelter		

Nays — 37

Muller	Sandberg	Myers
Birkbeck	Klein	Rybchuk
McLeod	Embury	Hampton
Andrew	Martens	Gerich
Duncan	Maxwell	Boutin
Katzman	Young	Schmidt
Pickering	Domotor	Tusa
Hardy	Folk	Meagher
McLaren	Muirhead	Glauser
Smith (Swift Current)	Hodgins	Sauder
Baker	Smith (Moose Jaw South)	Zazelenchuk
Dirks	Hopfner	Morin
Currie		

Motion agreed to on the following recorded division.

Yeas — 37

Muller	Sandberg	Myers
Birkbeck	Klein	Rybchuk
McLeod	Embury	Hampton
Andrew	Martens	Gerich
Duncan	Maxwell	Boutin
Katzman	Young	Schmidt
Pickering	Domotor	Tusa
Hardy	Folk	Meagher
McLaren	Muirhead	Glauser

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Smith (Swift Current)	Hodgins	Sauder
Baker	Smith (Moose Jaw South)	Zazelenchuk
Dirks	Hopfner	Morin
Currie		

Nays — 8

Blakeney	Koskie	Shillington
Engel	Lusney	Yew
Lingenfelter	Sveinson	

Bill read a second time and referred to a committee of the whole at the next sitting.

The Assembly adjourned at 10:20 p.m.